

Request 98

From,

Maharani Din,
Deputy Registrar,
High Court of Judicature at
Allahabad.

To,

The Director,
Institute of Judicial Training & Research, U.P.,
Vineet Khand,
Gomti Nagar,
Lucknow.

No. 15254 / IV- 3480/ Admin (A) / Dated 17-09-2011

Subject: - Information submitted, about allotment of a flat by Lucknow Development Authority, Lucknow, by Sri Rajiv Maheshwaram, Deputy Director, Institute of Judicial Training & Research, U.P., Lucknow.

Sir,

With reference to your endt. no. J.T.R.I./ Adhi.-346/ 562 dated 19.04.2011 on the above subject, I ~~am directed~~ ^{have} to say that Sri Rajiv Maheshwaram, Deputy Director, Institute of Judicial Training & Research, U.P., Lucknow may kindly be informed that he should submit information about purchase of the flat on completion of the transaction also along with a copy of the sale deed of the flat and other relevant papers, in the light of the directions contained in Court's Circular letter no. 25/ Admin (A) dated 13.07.1998, for taking further necessary action in the matter.

Yours faithfully

Maharani Din
15-9-11

Deputy Registrar

53

No. 15255 / IV- 3480/ Admin (A) / Dated 17-09-2011

Copy forwarded for information & necessary action to Sri Rajiv Maheshwaram, Deputy Director, Institute of Judicial Training & Research, U.P., Lucknow.

Maharani Din
15-9-11
Deputy Registrar

D.R.(M)
May issue?
14.09.11
A.R.

From,

Serial
30-4-11
Encl (26)

2-4-11 Request 98
30-4-11

9016

Regd. No.	
No. of ...	3480
Serial No.	45

Rajiv Maheshwaram
Deputy Director,
Institute of Judicial Training & Research, U.P.,
Gomti Nagar,
Lucknow.

To,

The Registrar General,
Hon'ble High Court of Judicature at
Allahabad.

3:5-11

45
21/5/11
14 a-11

Through : The Director,
Institute of Judicial Training & Research, U.P.,
Gomti Nagar,
Lucknow.

Dated : April, 2011

Sub. : Information regarding purchase of immovable property

Sir,

The applicant is presently posted on deputation as Deputy Director,
Institute of Judicial Training & Research, (U.P.), Gomti Nagar, Lucknow.

(26/11/08)
So. Adm H/A through form No. 5078 made an application to the Lucknow
MR Development Authority (LDA), for allocation of a flat under the 'Gomti
29.4.11 Nagar Extension Scheme' in the multi-storeyed River View Enclave'. The
D.R.M application was made for property sub-type -2 B.H.K. + Study (Type-1), the
27 Jan 11 estimated cost of which was advertised to be Rs. 20,00,000/- (Rs. Twenty
lacs only).

As required the application was made by me in the prescribed form,
along with a Bank Draft of Rs. 1,00,000/- (Rs. One lac only). The copy of
the application form and DD is duly attached.

In response to my application dated 20.11.2009, the office of the LDA
through letter No. 700/PO/GNE/010, dated 11.01.2010 informed me, that
after due consideration the Authority has allotted me the flat as applied for.

(26/11/08)
So. Adm H/A

MR
29.4.11
D.R.M
27 Jan 11

(3)

JR (M)
27 APR 11

27 APR 11

A.A.O.
14-4-11

Rajesh

Page No. 98

Subsequently, through a 'Property Allotment Letter' bearing the dispatch No. 359/ब्या0अधि0प्रशा0 कैम्प, dated 27.03.2010, the Authority informed me that through the mode of lottery, I have been allotted a flat on the 7th floor being Property No. BT/G/703; Property ID : 280579 in Sector-4 in the 'Gomti Nagar Extn. River View Enclave'. Through this letter the LDA also provided the basic information about the mode of payment i.e. self-finance and the schedule of payment, if the same was to be paid in instalments.

One of the conditions provided in the relevant booklet, was that if the entire amount is paid in one go within 45 days of issue of the allotment letter, than the concerned person will have the benefit of getting a rebate of 5 per cent on 75 per cent of the estimated cost i.e. 5% of Rs. 15 lacs, that comes to Rs. 75,000/-. To avail of this benefit, I made an application for loan before the State Bank of India's Regional Office at Lucknow. The application for the loan was made jointly by me and my wife Mrs. Shradha Rai, who is pursuing Ph.D. from Vir Bahadur Singh Purvanchal University. The S.B.I. on the basis of the application submitted and information enclosed therein, granted a loan of Rs. 17,84,000/- (Rupees Seventeen Lacs Eighty Four Thousand only). The repayment of the loan has to be made over a period of 240 months i.e. 20 years in Equated Monthly Instalment (EMI) on a pre-arranged rate of interest. (Details enclosed).

The gross salary of the applicant presently is Rs. 64,581/- (Rupees Sixty four thousand five hundred eighty one only) with take home salary being around Rs. 57,000/- (Rupees Fifty seven thousand only). My wife being a Research Scholar, who also does some of freelance writing, makes roughly an earning of Rs. 50,000/--60,000/- per annum. The applicant has been in service even since 31st July, 2006, and thereby has been able to save some amount of money. Other than the amount received through loan, the amount that has been paid has been financed almost entirely from the personal savings of the applicant (about Rs. 3 lacs) and his wife (about Rs.

Signature
2

Request 98

50,000/-). The applicant and his wife also borrowed an amount of about Rs. 45,000/- from his father-in-law (Shri Ramesh Rai) which was deposited in the Union Bank of India account of my wife at Varanasi on 11th May, 2010. The same has been repaid through cheque No. 396935 and 396936, from my personal saving account with the State Bank of Maharashtra, Gomti Nagar Branch where the applicant has his saving account (A/c. No. 60030032564). In order to ensure availability of additional fund with myself, I closed my policy with the ICICI Prudential Life on 24.11.2009, from which I got a sum of Rs.81,210.89 (information about my operating this policy has been furnished in my property statements furnished earlier to the Hon'ble Court.

The applicant without fail has been regularly paying the E.M.I. of Rs. 14,922/- to the S.B.I. through the Electronic Clearing Service (Debit clearing) facility of the Bank of Maharashtra, from where the applicant operate his saving account.

I am attaching herewith all the relevant documents. At the same time, I also intend to inform you that the allotted property has so far not been handed over/registered in the name of the applicant and his wife, as it is, still under construction. The authorization/allocation letter is in the custody of the S.B.I.

I am extremely apologetic for the delay in informing the Hon'ble Court about my application/effort of acquiring this immovable property. I give the undertaking before the Hon'ble Court, that the entire financial transaction carried so far and that is going to be carried out in the future has been and shall be based on gains made through legal and honest means.

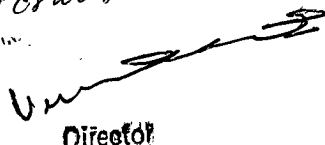
With regards,

Yours faithfully,


(RAJIV MAHESHWARAM)
Deputy Director

Encls. As above.

No. J.T. R.I./Adm-346/562 Dtd. 19-4-11
-Forwarded-


Director

Institute of Judicial Training & Research
Uttar Pradesh LUCKNOW

Request 38

Information regarding allotment of flat and mode of payment for the same in accordance with C.L. No. 25/ Adinn. (A) dated 13th July, 1998

1.	Date of joining of service.	31 st July, 2006
2.	Present gross salary and take home salary.	Gross Salary Rs. 64581 (Rs. Seventy for Thousand Five Hundred and Eighty only) Take home salary Rs. 56596/- (Fifty Six Thousand five Hundred Ninety Six only)
3.	Details of purchases (movable property exceeding to value Rs. 10,000/- and immovable property) made by him earlier with complete details, date of purchase, amount spent etc.	No immovable property has been purchased earlier.
4.	If any advance or loan taken from the High Court its amount and in what manner the loan will be repaid namely, the number of instalments, its amount and till what date the deduction will be made etc.	No Loan has been taken for the Hon'ble High Court
5.	If any loan taken from Bank etc., details of amount, mode of repayment, period of deduction, number and amount of instalment etc.	Rs. 1784000.00 (Seventeen lac Eighty Four Thousand only) loan contracted from the State Bank of India, Regional Office, Lucknow. Loan to be repaid in equated Monthly Instalments (EMI) over a period of 240 months(20 years) at an agreed rate of interest of 8% for the 1 st year and 9% for 2 nd and 3 rd year, and at the floating rate of interest for the remaining period.
6.	Regarding purchase of a second hand car name of the vehicle, its model, cost price etc. date of the first purchase (month and year) of vehicle from car dealer to the first purchaser and a copy of the insurance policy showing the amount for which the vehicle was insured prior to its purchase by the officer.	Not Applicable
7.	Detail of the property (Area of plot,	Scheme- Gomti Nagar

Request 38

Request 98

	locality, City/ District if building or flat then its size).	Sub-Scheme- Gomti Nagar Ext. Riverview Enclave, Sector-4 Property ID- 280579 Property Type- Multi Storied Apartment Property Subtype- 2BHK+Study (Type-1), 7 th floor Property Number- BT/4/703 Allotment Mode- Lottery Estimated Area- 105.6 Sqr. Meter Estimate cost- Rs. 2000000.00 (Rs. Twenty lack only)
8.	Name and full address of the dealer/seller.	Lucknow Development Authority, Vipin Khand, Gomti Nagar, Lucknow.
9.	Whether the dealer is regular and reputed one.	Yes, the dealer is a regular government agency enjoying wide reputation and goodwill.
10.	Whether the Judicial officer is related to the seller in any way and whether any case against the seller is pending in or decided by the Judicial Officer,	In am in no way enjoying any relation whatsoever with the Authority and am not performing any judicial work and therefore there is no question of any matter pending in my court.
11.	Detail of source of the amount with papers in support thereof.	Details of the source of amount with papers attached.

Signature

आवेदन पत्र

Annexure - 2 Regn-2014-99
507

फार्म संख्या



लखनऊ विकास प्राधिकरण

प्राधिकरण भवन, विपिन खण्ड, गोमती नगर, लखनऊ
वेबसाइट www.ladalucknow.co.in

रिवर व्यू इनक्लेव में फ्लैट का पंजीकरण



पासपोर्ट साइज
फोटो
(आवेदक-2)

- योजना का नाम रिवर व्यू इनक्लेव, सेक्टर-4, गोमती नगर, लखनऊ।
 - आवेदक का नाम 1. राजीव महेश्वरम् 2. -
 - पिता/प्रति का नाम 1. श्री महेश्वर प्रसाद सिंह 2. -
 - आयु 1. 36 वर्ष 2. - वर्ष
(संयुक्त आवेदन की दशा में दोनों का विवरण भरा जाये)
 - (अ) वर्तमान पता (पत्र व्यवहार हेतु) ज्योति नगर लखनऊ पिनकोड 226010 टेलीफोन नम्बर 0522-2300546
(ब) स्थाई पता जार्जिन ग्रीन, सरकुलर रोड-साईकल विहार (निकट निवाले-34/पुस्त) पी. विना-बी देवपुर, आदवाँ पिनकोड 814112 टेलीफोन नम्बर 09470580770
(स) ई-मेल एड्रेस rajivmaheshwarbam@yahoo.com (द) मोबाइल नम्बर 9415112806
 - आवेदित फ्लैट की श्रेणी-टाइप टाइप-1 - बेतवा 2 BHK+Study कोड 454
 - भुगतान पद्धति नगद भुगतान कोड 03
 - आरक्षण श्रेणी सामान्य
(आरक्षित श्रेणी का उल्लेख करें) -
 - पंजीकरण धनराशि की वापसी हेतु आवेदक के बैंक खाते का विवरण
बैंक का नाम बैंक ऑफ़ महाराष्ट्र शाखा का नाम ज्योति नगर लखनऊ
शाखा का पता 2/10 विनीय खण्ड खाता संख्या 60030032564
 - जमा की गयी पंजीकरण धनराशि का विवरण
पंजीकरण धनराशि रु. 100,000 (शब्दों में) एक लाख (व्यय मात्र)
बैंक ड्राफ्ट संख्या 476865 दिनांक 19.11.09 ड्राफ्ट निर्गत कर्ता बैंक का नाम बैंक ऑफ़ महाराष्ट्र
शाखा ज्योति नगर लखनऊ पता 2/10 विनीय खण्ड
 - बैंक का नाम जहाँ पंजीकरण फार्म जमा किया जा रहा है।
बैंक का नाम यू.के. बैंक (UCO Bank) शाखा ल. वि. प्रा. विहार पटल ज्योति नगर लखनऊ
 - आवेदक का पैन (PAN) A PPPM 5844 L / आयकर खाता संख्या - (यदि हो)
 - आवेदक का व्यवसाय पी. सी. एच. (जे) पी. सी. (जी) ए. पी. वार्षिक आय तीन लाख (व्यय-अनुमानित)
(UNREVISED PAY SCALE)
 - उत्तराधिकारी के रूप में नामित सदस्यों का विवरण अनुसूचित श्रेणी (3-अ) ज्योति नगर, लखनऊ
- | नाम | आयु | सम्बन्ध |
|-------------------|---------|---------|
| 1. श्रीकांत शर्मा | 29 वर्ष | पुत्र |
| 2. कौशिक महेश्वर | 15 माह | पुत्र |
| 3. राज महेश्वर | 38 वर्ष | पति |
| 4. | | |

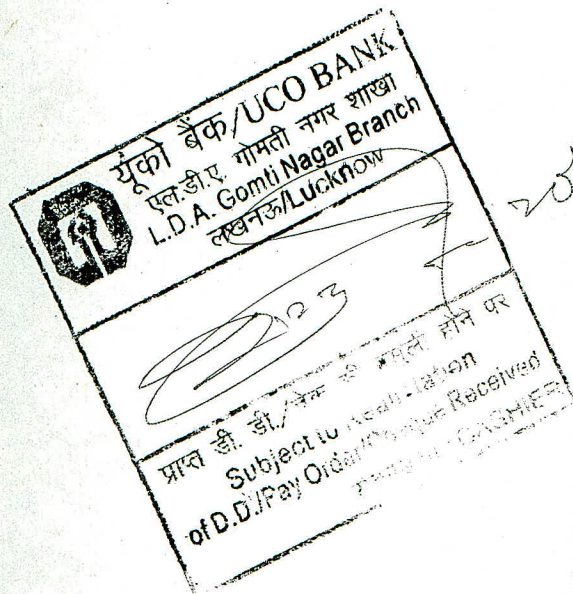
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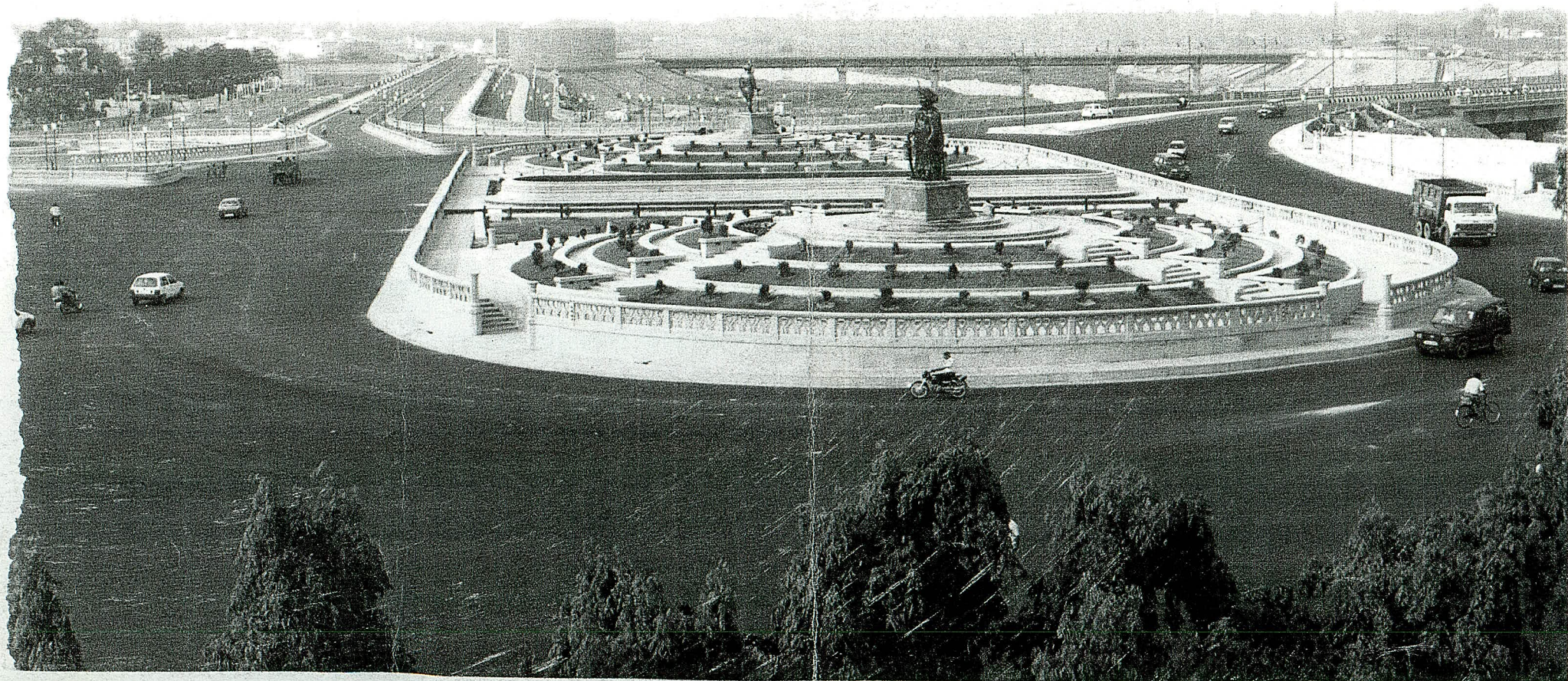
आवेदक की प्राप्ति रसीद (आवेदक द्वारा स्वयं भरा जायेगा)
गोमती नगर विस्तार योजना के अन्तर्गत बहुमजिली आवासीय फ्लैट का पंजीकरण

आवेदक का नाम राजिव महेश्वर
 बैंक ड्राफ्ट नं० 476865 धनराशि ₹. 100,000 (एक लाख रु. मात्र) दिनांक 19.11.09
 ड्राफ्ट निर्गत करने वाले बैंक का नाम बैंक ऑफ महाराष्ट्र शाखा गोमती नगर, लखनऊ

दिनांक : 20.11.09



20/11/09
 आवेदक के हस्ताक्षर
Rajiv



20/01/98

Annexure-3

भारतीय गैर न्यायिक

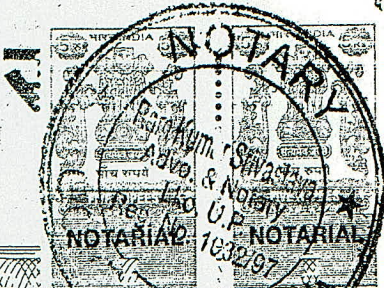
पचास रुपये

FIFTY RUPEES

Rs.50

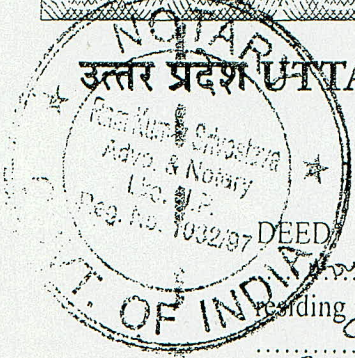


INDIA NON JUDICIAL



उत्तर प्रदेश UTTAR PRADESH

P 885808



DEED OF INDEMNITY is made at Lucknow this 19th day of January 1998 between Mr./Ms. M/s. RATIV MAHESHWARAM

residing at C/O MAHESHWAR P.O. SINGH, GARDEN GREEN, CIRCULAR ROAD, SAKET VIHAR, P.O./DIST. B. DEOGHAR JHARKHAND-814112

hereinafter referred to as the Party of the First Part of the One Part and ICICI Prudential Life Insurance Co. Ltd. A Company registered under the Companies Act, 1956 and having its registered office at ICICI Prulife Towers, 1089, Appasahed Marathe Marg Prabhadevi, Mumbai - 400 025 hereinafter referred to as 'the Company' of the Other Part.

WHEREAS

1. The Company had issued an insurance policy on the life of Shri. RATIV MAHESHWARAM and numbered 02632808
2. The Party of the First Part has represented to the Company that the said Policy of insurance has been lost/misplaced/mutilated;
3. The Party of the First Part has applied to the Company for issuance of a duplicate copy of the said insurance policy and the company is agreeable to do so on the following terms:-

NOW THIS DEED WITNESSETH that pursuant to the some and in the premises the Party of the First Part hereby agrees to indemnity and keep indemnified the Company against any loss, costs, charges and expenses that the Company may suffer or incur on account of any claim being made by any other person claiming on the basis of possession of the said insurance policy or otherwise and the Company being required to make payment of the amount under the said policy to such person And the party of the First Part undertakes that in the event of the original insurance policy being found the same will be returned to the Company forthwith.

Signature Attested

Witness WHEREOF the Party of the First Part has put his hand the day and year first hereinabove written.

19/1/98
Signed and delivered by the *Rativ Maheshwaram*
Within named Party of the First Part
Mr./Ms. RATIV MAHESHWARAM
in the presence of *Ram Kumar Srivastava*

Ram Kumar Srivastava
Advocate & Notary
268/14, New Tilak Nagar
Lucknow - U.P.

Annexure - 4

Regn M-98

SAI SECURITY PRINTERS LTD. New Delhi-Bangalore

एंड कं & Co.

भुगतान आदेश क.

PAY ORDER No. 76865.....

Date 14/11/2009.....

PACHIV LUCKNOW VIKAS PRADHIKAR AN LUCKNOW*****

को या उनके आदेश पर OR ORDER

रुपये RUPEES

One Lakh only.

रु. Rs. ***1,00,000.00

IN PAYMENT OF/ON ACCOUNT OF

के भुगतान स्वरूप/के कारण अदा करें.

कृते बैंक ऑफ महाराष्ट्र/FOR BANK OF MAHARASHTRA



बैंक ऑफ महाराष्ट्र
BANK OF MAHARASHTRA
गोमती नगर, लखनऊ (उ.प्र.)-226001
Gomti Nagar, LUCKNOW (U.P.)-226001

प्राधिकृत अधिकारी/AUTHORISED OFFICIAL/S

⑈476865⑈ 226014003⑈

17

Annexure-5
Request 98

पंजीकरण फार्म नम्बर



बैंक के रिकार्ड हेतु (आवेदक द्वारा स्वयं भरा जायेगा)

5078

रिवर व्यू इनक्लेव में फ्लैट का पंजीकरण

आवेदक का नाम राजीव प्रदीप

बैंक ड्राफ्ट नं० 476865 धनराशि 1,00,000 (एक लाख रु. मात्र) दिनांक 19.11.09

ड्राफ्ट निर्गत करने वाले बैंक का नाम बैंक ऑफ़ प्रोविडेंट्स शाखा जौहरी नगर (न.व.उ.)

दिनांक : 20.11.09 आवेदक के हस्ताक्षर हस्ताक्षर एवं बैंक की मुहर

पंजीकरण फार्म नम्बर



लेखा की प्राप्ति रसीद (आवेदक द्वारा स्वयं भरा जायेगा)

5078

रिवर व्यू इनक्लेव में फ्लैट का पंजीकरण

आवेदक का नाम राजीव प्रदीप

बैंक ड्राफ्ट नं० 476865 धनराशि 1,00,000 (एक लाख रु. मात्र) दिनांक 19.11.09

ड्राफ्ट निर्गत करने वाले बैंक का नाम बैंक ऑफ़ प्रोविडेंट्स शाखा जौहरी नगर (न.व.उ.)

दिनांक : 20.11.09 आवेदक के हस्ताक्षर हस्ताक्षर एवं बैंक की मुहर

कार्यालय लखनऊ विकास प्राधिकरण

प्रेषक :-

संयुक्त सचिव,
लखनऊ विकास प्राधिकरण,
नवीन भवन, विपिन खण्ड
गोमती नगर, लखनऊ।

संख्या : 700/PO/GEN/010

दिनांक : 11/11/010

सेवा में,


श्री / श्रीमती राजीव महेश्वरम्
प्राधिकरण विकास अणुसंधान
सेक्टर 30 प्रवेश विनीत स्वप्न
गोमती नगर लखनऊ

नत्थी :

महोदय / महोदया,

गंगा-जमुनी संस्कृति एवं तहजीब वाले शहर लखनऊ की सुनियोजित आवासीय कालोनी गोमती नगर विस्तार के अन्तर्गत रिवर व्यू इन्क्लेव में फ्लैट प्राप्त करने हेतु अपनी रुचि प्रदर्शित करने के लिए आपको बहुत-बहुत धन्यवाद। लखनऊ विकास प्राधिकरण द्वारा अधुनातन जीवन शैली के साथ सामंजस्य एवं प्रकृति के साथ तादात्म्य स्थापित करते हुए गोमती नदी के किनारे प्रकृति की गोद में 700 एकड़ क्षेत्रफल में विकसित किये जा रहे वन बिहार के समीप रिवर-व्यू इन्क्लेव का अन्तर्राष्ट्रीय स्तर पर ख्याति प्राप्त निर्माण संस्था लार्सन एण्ड टूब्रो (L & T) के माध्यम से निर्माण कराया जा रहा है। आपको सहर्ष यह सूचित किया जा रहा है कि फार्म संख्या-8070 के माध्यम से दो बेडरूम/तीन बेडरूम/पेण्ट हाउस, टाइप-1/टाइप-2 के लिए कराये गये पंजीकरण के आधार पर सम्यक विचारोपरान्त एक फ्लैट आपको आवंटित कर दिया गया है। फ्लैट का नम्बर एवं फ्लोर शीघ्र ही लाटरी के माध्यम से आवंटित किया जायेगा। तदुपरान्त फ्लैट का नम्बर/फ्लोर एवं धनराशि जमा करने का विवरण आपको पृथक से प्रेषित किया जायेगा। स्थल पर निर्माण कार्य गतिशील है, जहां आप स्वयं जाकर उसकी गुणवत्ता से सन्तुष्ट हो सकते हैं। इस हेतु एक अॅथराइजेशन कार्ड आवंटन पत्र के साथ संलग्न कर आपको प्रेषित किया जायेगा। हम निर्माण कार्य की गुणवत्ता को और भी अच्छा बनाने हेतु आपके किसी भी सुझाव का स्वागत करेंगे। इसके लिये प्राधिकरण की वेबसाइट www.ldalucknow.co.in पर भी आप अपने सुझाव दे सकते हैं।

भवदीय,


संयुक्त सचिव

LUCKNOW DEVELOPMENT AUTHORITY

Vipin Khand, Gomtinagar, Lucknow

Annexure-7

Request 98

Property Allotment Letter

To,
RAJEEV MAHESHWARI
JUDICIAL TRAINING &
RESEARCH INSTITUTE UTTAR
PRADESH VINEET KHAND
GOMTI NAGAR LUCKNOW
SUB:Property allotment letter.

User ID : 2203
Date Prepared : 18/03/2010 14:18
Dispatch Date : 27-3-2010
Dispatch No. 359/0710814/2010

Dear Sir/Madam,

Refer to your REGISTRATION NUMBER 2967243 . We are pleased to inform you, that you have been allotted a property as per the details given below :

Notification : REGISTRATION OPEN FOR RIVER VIEW ,GOMTI NAGAR EXTENSION
Scheme : Gomti Nagar Subscheme : G.N.Ext Riverview Enclave
Sector : Sector 4 Property Id : 280579
Property Type : Multi Storied Apartment Property Subtype : 2-B.H.K + Study(Type-I)
Floor : Seventh Floor Property Number : BT/G/703
Allotment Mode : Lottary Allotment Date : 22/02/2010
Estimated Area(Sq.m.) : 105.06 Estimated Cost(Rs.) : 2,000,000.00
Payment Mode : SELF FINANCE Deposited Till Date (Rs) : 100,000.00

You have to deposit installments as per the schedule given below at the bank where you have deposited your registration money by bank drafts drawn in favour of The Secretary, Lucknow Development Authority.

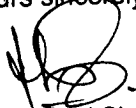
Inst No.	inst. Amount	Due Date	Inst. No	Inst. Amount	Due Date
1	200,000.00	30/04/2010	2	313,816.00	30/06/2010
3	313,816.00	30/09/2010	4	313,816.00	31/12/2010
5	313,816.00	31/03/2011	6	313,816.00	30/06/2011
7	313,816.00	30/09/2011			

The final balance amount, if any, has to be paid before the registry of the property. If the above mentioned installments are not paid upto the due dates, an additional interest as per rules, on the payable amount will be charged. If the payment is not made within three months from the due date alongwith the additional, if any, Vice-Chairman L.D.A., has the right to cancel the allotment, in which case deductions as per the rules will be made.

****NOTE:** In the lottery list earlier given code 'RO' which stands for 'ROHINI', 'RA' for 'RAPTI' & 'BE' for 'BETWA' have been replaced by 'RH', 'RP' & 'BT' respectively, to make it more convenient and clear.(1)Maintenance charge @ Rs 1/- per Sqft per month will be deposited for three years at the time of registry. Additional two percent of total cost will be deposited in the form of CORPUS FUND for the purposes of upkeep and maintenance of the premise which will be handed over to the RWS.(2) Rs 15000/- per flat for piped LPG supply connection & Rs 10000/- per flat for internet & DTH cable connection will have to be paid extra.(3) Cost of power backup, PLC & car parking will be charged extra at the time of registry.

Thanking you.

Yours sincerely,


Authorised Signatory
For Lucknow Development Authority

NOTE: Please quote your Registration No. in your deposit challans and in all the correspondence with L.D.A. for early disposal.

HL 31163717873

Annexure-2
Request 98



STATE BANK OF INDIA

ASSTT.GENERAL MANAGER(RACPC)
RACPC, Lucknow

To

Rajiv Maheshwaram s/w/d of Maheshwar Prasad Singh ,and Shradha Rai s/w/d
of Rajiv Maheshwaram

G-406,Rajya Sampati Vibhag Colony,Mantri Avas Vibhuti Khand
Gomtinagar,Lucknow Ph.0522-2720572,2300546

RACPC/HL/238

Date : 8-May-2010

Dear Sir,

'P' SEGMENT ADVANCES My Home Campaign

HOME LOAN

TERM LOAN OF :Rs. 1784000/-

Rajiv Maheshwaram s/w/d of Maheshwar Prasad Singh ,and Shradha Rai s/w/d of

With reference to your application for Home Loan dated 29/Apr/2010, we hereby advise you having sanctioned Term loan of Rs.1784000.00 (Rupees Seventeen Lacs Eighty Four Thousand Only) on the following terms and conditions:-

1. Pre-EMI interest : Capitalization of pre-EMI interest*

The loan amount will be fixed suitably taking into account the approximate pre-EMI interest during the moratorium period, duly compounded at the applicable interest rate (worked out on the presumption that the loan is disbursed in lump sum on the date of first disbursement). The computation of the total loan amount (i.e. actual loan plus pre-EMI interest) will be subject to fulfilment of income criteria eligibility and also subject to the extant instructions regarding Equated Monthly Instalment/Net Monthly Income. Please execute check-off authority with your employer/ tender post-dated cheques towards the EMIs of the loan amount. After completion of the moratorium period, you will have an option to request to reset EMI based on the actual outstandings in the loan account after final disbursement, subject to submission of revised check-off authority or tendering post dated cheques towards the EMIs so arrived at. (*Not applicable if moratorium is not provided)

Amount in words: (Rupees Seventeen Lacs Eighty Four Thousand Only)

1.A. Purpose : Home Loan - Purchase of Flat. and payment of SBI Life premium of Rs.83777/- (Optional) .The loan is sanctioned to you for the purpose of Home Loan - Purchase of Flat. (hereinafter referred to as the 'project') at the following address :

Proposal ID No.280579,Property No.BT/G/703 ,Property Sub Type-2-B.H.K+Study(Type-I),Gomtinagar Extention Review Enclave,Seventh Floor,Gomtinagar Lucknow Area-105.06 sq,mtr

Rajiv

Shradha Rai

[Signature]

Request 88

2. Margin :

INR 356000 (For Total Project cost)

(16.64 %)

Floating Rate of Interest

Interest will be charged at the rate mentioned below on daily outstanding debit balance in your loan account at monthly rests -

a) Interest rate during the first year (till anniversary date of the customer loan) from the date of first disbursement will be 8.00 % p.a. (Fixed). Loan period will be calculated from the date of first disbursement. b) Interest rate during next two years will be 9.00 p.a. (Fixed) c) Interest rate after completion of three years will be as under :

Floating Rate of Interest : Interest on the loan will be charged at Floating Rate of Interest at 2.50 % (here-in after referred to as spread) below SBAR, which is currently 11.75% p.a. (The current effective rate being 9.25% p.a.) with monthly rests. The rate of interest is subject to revision from time to time due to (i) changes in SBAR or (ii) revision even without change in SBAR, if any, necessitated by policies of Government of India / Reserve Bank of India. You shall be deemed to have the notice of changes in the rate of interest in tandem with the changes in SBAR or change in interest rates without change in SBAR are either displayed on the Notice Board of the Branch or published in news papers/Bank's website etc. or made through entries of the interest rate charged in the passbook/statement of account furnished to you and you are liable to pay interest at such revised rate from its effective date.

'State Bank Advance Rate (SBAR)' mentioned in this document is the 'Prime Lending Rate (PLR)' of State Bank of India. As advised by the Reserve Bank India, the present PLR based interest rate structure, is slated to be replaced with a new 'Base Rate' system with effect from 1st July 2010. Interest structure in the present agreement will be required to be adjusted appropriately by the Bank with a view to conforming to the 'Base Rate' linkage.

(iii) Spread mentioned above consists of the following components -

Components of interest rate spread	Amount	Validity Period
Spread as per SBI Interest rate card	4.75 2.50	Through the loan tenor
Add concession / discount	NIL	
Add special concession / discount, if any	0.75 111	
Less premium, if any	NIL	
Net Spread	2.50	Through the loan tenor

(iv) Concession for maintaining salary account* - Concession of ___% p.a. is included in the above mentioned interest rate on account of maintenance of your salary account with our Bank. This will be referred as Salary Account concession in this document.

Customer's obligation for continuation of Salary Account concession - In the circumstances like change of job etc., where in salary is not credited by your employer to your account maintained with us, you would be required to issue Standing Instructions to the salary account servicing bank to transfer entire salary credit to your account maintained with us for continuation of Salary Account concession mentioned above. For the limited purpose of continuation of concessions in interest rates, your account with us under this arrangement will be reckoned as pseudo-salary account

Withdrawal of Salary Account Concession - In the event of discontinuation of salary account/pseudo-salary account with us, the Bank shall have the right to withdraw the Salary Account concession mentioned above, and the interest rate shall be revised accordingly.

***Strike off, if not applicable**

(v) SBI may at its discretion stipulate the periodicity of computation of interest. Further, SBI may at its sole discretion alter the rate of interest suitably and prospectively in the event of major volatility in interest rates during the period of the agreement. Thenceforth the rate of interest varied as aforesaid shall be applicable to the Loan. SBI shall be the sole judge to determine whether such conditions exist or not. If the Borrower is not agreeable to the revised interest rate so fixed, the Borrower shall request SBI, within 15 days of receipt of the notice intimating change in interest rates from SBI, to terminate the loan and the Borrower shall repay the Loan and any other amount due to SBI in full and final settlement in accordance with the provisions of the Agreement relating to pre-closure. In the event of a default in payment or any irregularity in the account, the Bank reserves the right to levy a higher rate of interest as it deems fit.

Signature

Signature

Signature

Request 98

3. **Interest rate in case of default** - Enhanced rate of interest @2% p.a. on the entire outstandings for the period of default over and above the applicable rate will be charged if the Equated Monthly Instalment (EMI) remains unpaid for a period of 30 days from the due date, for any reason, including a bounced cheque. Besides the Bank shall also charge a penalty, the rate of which shall be at the discretion of the Bank, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable (present rate - Rs.250/- for every bounced cheque).

4. Repayment :

The loan is to be repaid in Equated Monthly Instalments as under : The repayment instalment commences (a) 2 months after completion of construction or after eighteen months from disbursement of first instalment, where loan is released in instalments, whichever is earlier or (b) as under, whichever is early :

The loan will be repaid in 240 E M Is as under : Repayment commencing immediately. You will have to lodge with us Post Dated Cheques (PDCs) for the repayment of loan and the dates of such cheques should normally be synchronized with the credit of salary or other credit or in other cases should be dated prior to 7th of every month where the account may have sufficient credit balance.

Borrower's liability to the Bank will be extinguished only when the outstandings in the loan account becomes Nil, on payment of residual amount, if any.

The loan is to be repaid by you strictly as per the undernoted schedule

	Number of months	Amount
(i) Moratorium\$ period (No. of months	NIL	As stipulated at para (1)
(ii) Equated Monthly Installments (EMIs) at 8.00 p.a. interest rate	12	<u>Rs.14922</u>
(iii) Equated Monthly Installments (EMIs) at 9.00 p.a. interest rate	24	Rs.16012
(iv) Equated Monthly Installments (EMIs) at regular interest rate	204	Rs.16269
(v) Lump sum repayment		
Total period (i)+(ii)+(iii)+(iv)+(v)	240	

Sanction / Page 3 / 6

Rajiv

Shwadhya Rai

Request 88

The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate.

Your liability to the bank will be extinguished only when the outstanding in the loan account becomes Nil, on payment of residual amount, if any.

\$ Moratorium period is the period, starting from the date of first disbursement, during which repayment of principal and/or interest may not be stipulated. Please note that interest is applied to the account on the basis of balance outstanding in the account, during the moratorium period.

Submission of PDCs :

Pre-closure Charges - Floating Rate of Interest Loans:

A Pre-closure Charge of 2% of the amount prepaid in excess of normal EMI dues will be levied in respect of pre-closure of Loan within 3 years from the stipulated date of commencement of repayment. If the loan is pre-closed from own resources other than borrowings, for which proof is submitted to the satisfaction of the Bank, pre-closure charges shall not be levied irrespective of the period for which the loan account has run.

5. Security

a) Primary

Proposal ID No.280579, Property No.BT/G/703 ,Property Sub Type-2-B.H.K+Study(Type-I),Gomtinagar Extension Review Enclave,Seventh Floor,Gomtinagar Lucknow Area-105.06 sq.mtr Equitable Mortgage of flat / property / land with original set of documents.

b) Collateral by way of TPG:

Anurag Singh s/w/d of Ram Autar Singh

6. Utilisation of the loan :

The amount of loan shall be utilised strictly for the purpose detailed in your/borrower's application and in the manner prescribed. The construction of the house/flat or the modification/ extension proposed by you/borrower in the existing house/ flat should be strictly according to the plan approved by the Local Authorities/ Town Planning and Development authorities. Any modification desired in the scheme as originally approved, can be undertaken only after express sanction for it has been obtained in writing from the Bank.

7. Personal Accident Insurance cover of New India Assurance Company Ltd.

The loan is covered by a Free Personal Accident Insurance Policy and the insurance certificate issued by the Bank to you should be preserved carefully for use in case of need. The insurance cover will not cover partial or total disablement. The insurance cover will be total outstanding principal loan amount including the interest thereof as on the date of accident or Rs.40 lacs whichever is less.

Rajwade

Sheadha Rai

Sanction / Page 4 / 6

Review 98

8. Insurance : The house/ flat shall be insured comprehensively for the market value or loan sanctioned to you, whichever is higher, covering fire, flood etc. in the joint names of the Bank and the borrower. Cost of the same shall be borne by you.

9. Home Loan Group Insurance: The advance will be covered by SBI Life Dhanaraksha Plus LPPT Scheme for Single Elder Applicant and the premium with Service Tax of 10.30% will be 83777/- A Health Questionnaire would need to be submitted for the elder applicant. Medical examination, if required, shall be intimated by SBI Life.

10. Inspection : The bank will have the right to inspect, at all reasonable times, your/borrower's property by an officer of the Bank or a qualified auditor or a technical expert as needed by the Bank and the cost thereof shall be borne by you.

11. Documents : The following documents will be executed by you before disbursement :
▪ Term Loan Agreement for Home Loan
▪ Guarantee Agreement
▪ Documents, Affidavits and Confirmation Letter in respect of Equitable Mortgage
▪ Annexures I and II in respect of Disclosure to CIBIL
▪ Letter in respect of SBI Life
▪ Operations Letter
▪ Affidavit

12. Legal Expenses etc. : All legal and other expenses, like solicitor's and lawyer's fees, valuer's fees, insurance premia, stamp duty, registration charges and other incidental expenses incurred in connection with the loan shall be borne by you. Periodic reassessment, if any, of the value of the property funded through this loan for the purpose of regulatory compliances shall be done at your cost.

13. Processing Charges Processing Charges - Rs.5000.00 (Rupees Five Thousand Only)

14. Disbursement : **The loan will be disbursed only on the following conditions :**

a) Title of the property proposed to be mortgaged is clear, absolute, unencumbered and marketable to the satisfaction of the Bank's solicitor/Advocate and a valid mortgage (equitable or registered if equitable mortgage is not possible) has been created in favour of the Bank / **Suitable interim security, as under is furnished to the Bank in case mortgage cannot be created immediately – Details of interim security –**

b) All the security documents prescribed have been executed by borrower(s)/guarantor(s)

c) The loan will be disbursed direct to builder / vendor, in phases as per stages of construction and as per schedule given in the Agreement to Sale. d) You will have to bring in proportionate margin at each stage of disbursement. Disbursement will be made in favour of the seller/builder from whom you are buying the property funded through this loan/in favour of the Financial Institution from where your loan is being taken over. The disbursement for SBI Life premium will be made direct to SBI Life. The disbursement schedule is enclosed.

Rajwade

Shwadhya Rai

Sanction / Page 5 / 6

Request 98

15. Collection of tax : a) The Bank reserves the right to collect any tax if levied by the State / Central Government and / or other Authorities in respect of this transaction. b) The Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by you , and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction. (c) 17. The Bank shall have the authority to disclose/share your Credit information to/with Information Company formed under the Credit Information Company (Regulation), 2005, as to the loans granted to you and the nature of the securities given by you, the guarantees furnished to secure the said loans whether fund based or non-fund based, your creditworthiness and any other information which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies, and the Bank shall not be liable in any manner to you for providing the information as aforesaid to the Information Company.

16. Special Stipulations : PDCs to be obtained

The Bank reserves the right to collect any tax if levied by the State/Central Government and/or other Authorities in respect of this transaction. The loan is also subject to other terms and conditions that may be prescribed by the Bank from time to time. Please call on us on any working day to execute the documents. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and the guarantor(s) in token of acceptance of the terms and conditions detailed therein.

At your request, the loan account will be disbursed at R.A.C.P.C.,Lucknow and transactions will be done at GOMTI NAGAR-2 Branch as Home Branch. The loan is also subject to other terms and conditions that may be prescribed by the Bank from time to time and in the documents executed in connection with the loan.

Yours faithfully,

ASSTT.GENERAL MANAGER(RACPC)

Received the original. I/We, undersigned agree to the terms and conditions as set out in this letter. I/we have opted for servicing of Pre-EMI interest. I / We wish to avail loan for funding of premium of Home Loan Insurance cover.

Borrower(s)

Date

11-05-10

Terms and conditions of the loan are accepted by me / us as a guarantor(s).

Guarantor(s)

Date: 11-5-2010

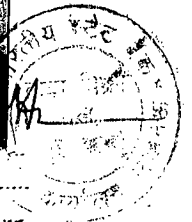
The disbursement schedule is enclosed.

Request 98

ANNEXURE 15

OPINION FORM (APPLICANT / GUARANTORS STATEMENT)

The Asstt. General Manager
State Bank of India
RACPC, Lucknow



Dear Sir,
I/We furnish the following information in Loan proposal of Shr/Smt.....

Full Name Rajiv Maheshwaran
 Address-Residence Am. No. 6, Rajya Sampati Vibhag Colony, Mantri Awas
Vibhuti, Lohard, Admt. Nagar, Lucknow Phone 945112806
 Office Institute of Judicial Training & Research, Vinodkhari
Admt. Nagar, Lucknow Phone _____
 No. of Dependents 1 Other Banking Relations _____
 Profession Service Age 28.1.73 Yearly Income Rs. 5 Lac
 (Permanent Income Tax No. APP/MS/844L)
 (Please enclose latest Income Tax Assessment Order, if applicable)

Description of Immoveable Property : (Please attach Xerox copy of sale deed or tax receipt)

House/Flat No. Area	Address/Location	Owner	Value	Encumbrance if any / Loan availed	Total

OTHER LIQUID ASSETS AND LIABILITIES DESCRIPTION AND VALUE

NSC..... PPF 80,000/- ORNAMENTS 1.0 Lac
 SHARES..... LIC..... CASH/BANK 2.0 Lac
 OTHERS..... TOTAL.....
 Liabilities / Loan Rs..... (in Lac)

Other Information

I hereby offer my consent for standing as guarantor. For the above loan. Certify that the above information is correct.

Rajiv Maheshwaran
Applicant / Guarantor

Above statement completed by borrower / guarantor in my presence, was verified for documents of the borrower / guarantor and found in order.

S. P. Singh
Officer (Field Visit Team)

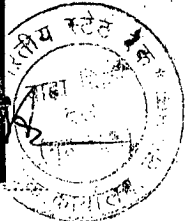
Date: _____
 Applicable for guarantor. In case of guarantee, please obtain photograph of the guarantor to be affixed under this signature.

Annexure-10
Request 38

ANNEXURE 15

OPINION FORM (APPLICANT / GUARANTORS STATEMENT)

The Asstt. General Manager
State Bank of India
RACPC, Lucknow



Dear Sir,

I/We furnish the following information in Loan proposal of Shr/Smt.....

Full Name.. SHRADHA RAI
 Address-Residence.. C. No. 6 B. Raj. ga. Sampati. bhay colony mantri Area
Vibhuti. Chand, Guntibhaya Lucknow Phone.....
 Office..... Home Phone.....
 No. of Dependents..... Other Banking Relations.....
 Profession..... Home wife Age..... 41 Yearly Income Rs.....
 (Permanent Income Tax No. AEY.PR.7487L)
 (Please enclose latest Income Tax Assessment Order, if applicable)

Description of Immoveable Property : (Please attach Xerox copy of sale deed or tax receipt)

House/Flat No. Area	Address/Location	Owner	Value	Encumbrance if any / Loan availed	Total

OTHER LIQUID ASSETS AND LIABILITIES DESCRIPTION AND VALUE

NSC..... PPF..... ORNAMENTS..... 2 lac
 SHARES..... LIC..... CASH/BANK..... 1.5 lac
 OTHERS..... TOTAL.....
 Liabilities / Loan Rs..... (In Lac)
 Other Information

I hereby offer my consent for standing as guarantor. For the above loan. Certify that the above information is correct.

Shradha Rai
Applicant / Guarantor

Above statement completed by borrower / guarantor in my presence, was verified for documents of the borrower / guarantor and found in order.

[Signature]
 Officer (Field Visit Team)

Date:

Applicable for guarantor. In case of guarantee, please obtain photograph of the guarantor to be affixed under this signature.

Request 28

Annexure - 11

STATE BANK OF INDIA, LUCKNOW		HOUSING LOAN	
(PLEASE COMPLETE ALL PARTICULARS IN BLOCK LETTERS AND TICKBOXES WHEREVER APPLICABLE)		OAN	
CIF No. (FOR OFFICE USE)		[Stamp]	
ACCOUNT NO. (FOR OFFICE USE)		[Stamp]	
2. PERSONAL INFORMATION OF THE APPLICANT			
Name in full-1st Applicant	RAJIV	MAHESHWARAM	
Name in full-2nd Applicant	SHRADHA	RAI	
	FIRST NAME	MIDDLE NAME (Father / Husband)	Surname
Relationship of 2nd applicant with 1st applicant	[Blank]		
PARTICULARS			
1. Detailed Residential Address (House No., Road name, Locality, City, PIN, District, State)	G-406, RAJYA SAMPATI VIBHAG COLONY, MANTRI AWAS, VIBHUTI KHAND, GOMTI NAGAR, LUCKNOW.		G-406, RAJYA SAMPATI VIBHAG COLONY, MANTRI AWAS, VIBHUTI KHAND, GOMTI NAGAR, LUCKNOW.
2. Office Address (House No., Road Name, Locality, City, PIN, District, State)	DEPUTY DIRECTOR, INSTITUTE OF JUDICIAL TRAINING & RESEARCH (IJTR), VINEET KHAND, GOMTI NAGAR, LUCKNOW.		None
3. Permanent Residential Address (House No., Road name, Locality, City, PIN, District, State)	GARDEN GREEN, CAKET VIHAR (CIRCULAR ROAD) NEAR RESIDENCE OF DISTRICT COLLECTOR P.O. DIST. B. DEOHAH, JHARKHAND 814112.		Same as 2
4. The name in which the correspondence should be addressed (Mention 1st. Or 2nd Applicant)	1st Applicant - RAJIV MAHESHWARAM, DY. DIRECTOR INSTITUTE OF JUDICIAL TRAINING & RESEARCH, VINEET KHAND, GOMTI NAGAR, LUCKNOW.		
5. Address for correspondence of (tick appropriate box)	<input type="checkbox"/> Residential Address	<input checked="" type="checkbox"/> Office Address	<input type="checkbox"/> Permanent Address
6. E mail address	rajiv-maheshwaram@rediffmail.com		
7. Date of birth (DDMMYYYY)	28 01 1973	04 11 82	
8. Age	37 Years 3 Months	27 Years 5 Months	
9. Telephone No. (Office & Residence)	Office 9415112806 Residence 0522-2720572	Office - Residence 0522-2720572	
10. Mobile No./Fax No.	09222-2301516		
11. Sex	<input checked="" type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> M <input checked="" type="checkbox"/> F	
12. Marital status (Please also tick Single if no living spouse)	<input type="checkbox"/> Single <input checked="" type="checkbox"/> Married	<input type="checkbox"/> Single <input checked="" type="checkbox"/> Married	
13. Residential Status (Indicate date of permanent status, if any)	<input checked="" type="checkbox"/> Resident <input type="checkbox"/> NRI/PIO	<input checked="" type="checkbox"/> Resident <input type="checkbox"/> NRI/PIO	
14. Particulars of identification proof issue date, place, expiry date, etc. (Please indicate name of the document at (c), if any)	(A) <input type="checkbox"/> Voter ID No. (B) <input type="checkbox"/> Pass Port No. (C) <input checked="" type="checkbox"/> PAN APPPM5844L (D) <input type="checkbox"/>	(A) <input type="checkbox"/> Voter ID No. (B) <input type="checkbox"/> Pass Port No. (C) <input checked="" type="checkbox"/> PAN AE4PR7487L (D) <input type="checkbox"/>	
15. (If you don't have PAN, Reasons thereof)	NOT APPLICABLE		NOT APPLICABLE
16. LOCKER (Yes/No) Particulars like name of branch, locker No., Etc, if yes	NO		NO
3. OTHER INFORMATION OF THE APPLICANT			
PARTICULARS	1st applicant		2nd applicant
1. Belong to (tick appropriate box)	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input checked="" type="checkbox"/> GEN		<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input checked="" type="checkbox"/> GEN
2. Number of dependents	<input checked="" type="checkbox"/> Children <input checked="" type="checkbox"/> Others		<input checked="" type="checkbox"/> Children <input type="checkbox"/> Others
3. Educational/Professional qualification	B.A. LL.B.		M. SC.
4. Copy of Form No. 16 enclosed	Yes/No		Yes/No
5. Present residence status* (tick appropriate head)	Owned / Rented / Company provided / Parental		Owned / Rented / Company provided / Parental
OUR OTHER ATTRACTIVE PRODUCTS ON THE LAST PAGE			

4. FINANCIAL / INCOME INFORMATION						
PARTICULARS	1st Applicant			2nd Applicant		
1. Sources of Income (Income proof) (Please tick and enclose supporting document)	<input checked="" type="checkbox"/> Salary certificate	<input type="checkbox"/> Income Tax Returns	<input type="checkbox"/> Employment Contract (in case of NRs/PIOs)	<input type="checkbox"/> Salary certificate	<input type="checkbox"/> Income Tax Returns	<input type="checkbox"/> Employment Contract (in case of NRs/PIOs)
2. Month / Year / Validity period of contract / employment	UNTIL AGE OF SUPERANNUATION (60 Yrs - 2033)					
3. Annual Gross Salary / Income	Approx. 4 Lakhs (UNREUSED PAY SCALE)			Approx. 1 lakh		
4. Annual net Salary / Income						
5. Other Annual Income as per I.T. Return (Indicate source)	None					
6. Annual income as per I.T. return						
7. Expected monthly / annual rental income from the proposed flat / house						

5. EMPLOYMENT DETAILS OF THE APPLICANT (Please enclose small profile in respect of Pvt. Cos.)		
PARTICULARS	1st Applicant	2nd Applicant
1. Name of the employer	STATE OF UTTAR PRADESH	
2. Name of the department	JUDICIAL	
3. Designation & Employee No. (if available)	DEPUTY DIRECTOR, INSTITUTE OF JUDICIAL RESEARCH & TRAINING (U.P.)	
4. No. of employees in the company		
5. No. of years in present employment (if current employment is less than 5 years, details of earlier employment going back to commencement of service to be attached.)	3 YEARS 9 MONTHS	
6. Date of retirement	2033	

6. DETAILS OF IMMOVABLE PROPERTY TO BE CONSTRUCTED / PURCHASED / RENOVATED / REPAIRED			
1. Address of the property - House No./Plot No./Road, Area, City, PIN Code	B-7/G/703, Riverview Gandhinagar Extension, Lucknow		
2. Landmark for identification of property			
3. Tick Type / Category of the Seller and mention full name of the seller	<input type="checkbox"/> Housing Society/Board	<input checked="" type="checkbox"/> Development Authority	<input type="checkbox"/> Private Builder <input type="checkbox"/> Individual
4. Purpose - (Mention whether for purchase of new flat/house, resale flat/house, purchase of plot of land, Construction of new house, Extension of house/flat, Renovation of existing flat/house, repairs.	<input checked="" type="checkbox"/> Original purchase of new flat / house	<input type="checkbox"/> Resale flat / house and age thereof	<input type="checkbox"/> Construction of flat/ Extension/ renovation / repairs of flat / houses
5. Present stage of Construction and expected time of completion	Under construction		
6. Existing / proposed Built up area of the flat / house			
7. Existing / proposed carpet area of the flat / house			
8. Area of land / undivided share of land (in sq. m.)	105.06 sq. m.		
9. Rate per square ft. (for building / for land)			
10. Is the property mortgaged to any institution (Bank/HFC)? Details thereof			
11. If yes, the loan details			

Request 98

7. TYPE OF REQUEST						
	Purchase of new flat/house	Resale of flat/house	Construction of new house	Extension of flat/house	Repairs/Renovation of flat/house	Purchase of plot of land
A. Please tick the appropriate box	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Normal Housing loan scheme	SBI-Flexi Housing Loan	SBI-Reality Housing Loan	SBI-Max Gain Housing Loan	SBI-NRI Housing Loan	Plus Scheme
A. Please tick the appropriate box	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cost of property (Rupees)	Amount (Rs.)		Sources of funds (Rupees)			Amount (Rs.)
1. Cost of land			1. Amount already invested			1,00,000/-
2. Cost of construction/flat/house/extension/repairs	90,00,000		2. Savings in Bank (A/c No. and Name of the Bank)			3,40,000/-
3. Cost of amenities/Service charges			3. Disposal of Investment / Property - Brief Details			
4. Cost of repair / renovation / extension			4. P.F. - Refundable - Non refundable / Loans			
5. Miscellaneous			5. Others (Specify)			
6. Cost of stamp duty / registration	14,00,000		6. LOAN APPLIED FOR			17,00,000/-
Total cost* (should tally with funds) (excl. SBI Life Premium)	2,40,00,000		Total funds* (should tally with total cost)			21,40,000

8. DETAILS OF FINANCIAL WORTH OF THE APPLICANTS						
PARTICULARS (RS. IN LACS)	1st Applicants			2nd Applicants		
	Details (Account Number, Bank, branch etc.)	Amount	Banks's Assessment	Details*	Amount	Banks Assessment
1. Savings in Bank (Saving Bank Fixed deposit)						
2. Immovable property (details like S.No./Bldg.No./Tax receipts, etc.)						
3. Current PF balance (your contribution)						
4. Investment in NSC/Share / Debentures/bonds, Mutual Fund, etc. (Current Market Value)						
5. Jewellery / gold ornaments						
6. SBI Life / LIC / Postal Life etc.						
7. Investment in various firms (your share), HUF share and Share in Associate Concern						
8. Total assets*						

Not Applicable

* (Enclose sheets, if required, for details)

9. ADDITIONAL DETAILS OF BANK ACCOUNTS OF ITEM NO 8 1 ABOVE			
Name of the a/c holder	Type of a/c	Name of Bank and branch	A/c Number
Seef	S/B	Bank of Maharashtra	60030032564
"	S/A	SBI, Vijay Nagar, Delhi	01910085844
Shreedha Pari	S/B	Union Bank	360602010204150

10. DETAILS OF EXISTING LOANS IF FROM STATE BANK OF INDIA OR OTHER BANKS

FIRST APPLICANT					
Purpose	Name of creditors (Bank/NBFC/Employer - Name and address No. And date of sanction)	Loan Amt. (Rs. In lacs)	EMI	Mode of Repayment	Security charged (Details in Annexure)
1. Housing Loan					
2. Car loan					
3. PF Loan					
4. Personal and Others (please specify)					
5. Total Liab. Of 1st Applicant					
SECOND APPLICANT					
1. Housing Loan					
2. Car loan					
3. PF Loan					
4. Personal and Others (please specify)					
5. Total Liab. Of 2nd Applicant					

11. PROPOSED / PREFERRED REPAYMENT

1. Mode of Repayment: EMI/POC/SI/REG Tenor: 240

Cheque - off facility with employer Salary Account and Standing Instruction at Branch Post dated cheques

2. Moratorium period requested (Moratorium will be included in the overall repayment period.) Months

(Note:1) For construction of house, purchase of flat/house on instalment basis from Govt./Public Agency/Builder/housing society, etc. Maximum moratorium permitted is 18 months from the date of first disbursement or till 2 months after completion, whichever is earlier. For other purposes, one month after the date of full disbursement.

12. PROCESSING FEE / ADVOCATE'S / VALUER'S FEES DETAILS

Amount	Cheque No.	Dated	Drawee Bank/branch
5000	396925	29.11.10	Bank of Maharashtra

13. REFERENCES (AT LEAST TWO) - Names, addresses and telephone nos.

1. Mr. N. Jayendra Kumar Shukla, E-3/20, Vinay Khand Ghatling, Lico 920831571
2. Mr. Mahendra Singh, C-311, Mantri Awas, Vibhuti Khand, Ghatling, 9115112805

14. GENERAL

1. Do you wish to be covered by SBI Life Optional Group Insurance Policy? Yes No

2. If yes, Whether one time premium will be paid by you or you would like to add the premium to Housing loan will pay the premium please add the premium to Loan

3. Do you wish to open Savings Bank with SBI?

4. Do you have any other credit card? If so, name(s) of the issuer(s)

5. Any guarantee given to SBI/Other bank/HFC? If so, details

6. Other Connections with SBI

	1st Applicant	2nd Applicant
SBI Card		
SBI MUTUAL FUND		
SBI LIFE		

Rajwara 98

15. DOCUMENT REQUIRED (FOR APPLICANTS & GUARANTORS)	
<input type="checkbox"/>	Sale Deed / Agreement of Sale
<input type="checkbox"/>	Copy of Approved drawings of proposed construction / purchase / extension
<input type="checkbox"/>	NOC under the Provisions of ULC Act, 1976 Original of the same
<input type="checkbox"/>	Detailed cost Estimate / Valuation Report from Chartered Engineer / Architect
<input type="checkbox"/>	In case of conversion of agricultural land for nonagricultural use, copy of the relative order.
<input type="checkbox"/>	Non encumbrance Certificate for 13 years.
<input type="checkbox"/>	Salary certificate & form 16 of previous year (In cas employed)
<input type="checkbox"/>	I.T>Returns for the last 2 years (3 years in respect of professional / self employed / businessmen) if I.T. Assessee) duly accepted by the I.T.O.
<input type="checkbox"/>	Allotment letter of Co operative Society/Housing Board (if applicable), in original
<input type="checkbox"/>	NOC from society / builder as per enclosed Annexure
<input type="checkbox"/>	Proof of Identification (Identity Card / Passport/Voter Identification Card / Driving licence)
<input type="checkbox"/>	Tax paid receipt etc (Advance IT / Property Tax / Municipal Tax, etc.)
<input type="checkbox"/>	Others / Proof of Residence like tax receipt, telephone bill, electricity bill, I.T. Order, etc.
<input type="checkbox"/>	Personal assets and liabilities statement in bank's standard form.
<input type="checkbox"/>	FOR SBI-NRI Housing Loan Scheme (in addition to above)
<input type="checkbox"/>	Copy of passport including page containing visa stamping
<input type="checkbox"/>	Copy of valid permit / employment contract.

16. DECLARATION

I/We hereby apply for a loan from State Bank of India to the extent indicated in the Loan Request Section of this application for, I/We declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of any loan State Bank of India may decide to sanction to me/us. I/We confirm that I/We have / had no insolvency proceedings against me/us. Nor have, I/We opt for loan at floating rates of interest, the Equated Monthly instalment will complete Principal and interest based on State Bank Advance Rate which is subject to change from time to time.

I/We agree that State Bank of India may at its discretion conduct discreet inquiries in respect of this application. I/We undertake to inform as to any change in my / our occupation / employment, residential address and to provide any further information that the Bank may require. State Bank of India will be at liberty to take such action as it may deem necessary if my / our above statements are found to be untrue. I/We agree that State Bank of India shall have the sole discretion to reject / reduce loan amount / our loan application without assigning any reason thereof. I/We further agree that my / our loan transactions shall be governed by the rules of State Bank of India which may be in force from time to time. I also hereby give my consent to send the application to RACPC for sanction if in order and disbursement on sanction from RACPC or any Branch as per process prescribed by State Bank of India, I may carry out future transaction at the above mentioned Branch as Home Branch.

1st APPLICANT'S SIGNATURE
 Place: LUCKNOW
 Date: 29.04.10

Sheedha Rai
 2nd APPLICANT'S SIGNATURE
 Place: LUCKNOW
 Date: 29.04.10

17. FOR OFFICE USE ONLY

At Branch/CGF	Signatures of the applicant/s obtained in our presence and verified and sent to RACPC on <u>30/4/10</u>			
AT RACPC (Data related to CUF Creation)	MP Code (01-11 for Yes)	Customer Type (Personal/public)	Relation Code (Father/Mother)	
Greetings required		Occupancy (home owner, tenant, etc.)	Customer evaluation required	
CIS Organization code		SEGMENT CODE	CIBIL Reference made	

Date: _____ SIGNATURE OF THE APPRAISING OFFICER

Personal Loan	Educational Loan
Car Loan	Housing Loan



SBI Life
 With us, you're sure

केवल आदाता के खाते में
Payee's Account only

***** Not Over INR. 1,01,000.00 *****

Amount-12
11-05-2010

Request SB

SECURITY PRINTERS OF INDIA, PRIVATE LTD. BANGALORE
VALID FOR SIX MONTHS FROM THE DATE OF ISSUE
जारी करने की तारीख से छह माह के लिए वैध

PAY SACHIV, LUCKNOW DEVELOPMENT AUTHORITY
LUCKNOW

रुपये RUPEES One Lakh One Thousand only को या आदेशानुसार OR ORDER

*****1,01,000.00
रु. Rs.

अदा करें कृते यूनियन बैंक ऑफ इंडिया For Union Bank of India

यूनियन बैंक ऑफ इंडिया
पत्रकारपुरम, लखनऊ - 226010 LUCKNOW - PBS
UNION BANK OF INDIA
Patrakarpuram, Lucknow - 226010

Qadon

Russme

प्राधिकृत हस्ताक्षर

Authorised Signatories

⑈009367⑈ 226026009⑈ 17

एंड कं & Co.

भुगतान आदेश क्र.

आदाता के खाते में
A/c. Payee Only

PAY ORDER N6.75665

Date 1/05/2010

PAY CHIV LUCKNOW VIKAS PRADHIKAR AN. LUCKNOW***** को या उनके आदेश पर OR ORDER

रुपये RUPEES Two Lakh Ten Thousand only रु. Rs. ***2,10,000.00

IN PAYMENT OF/ON ACCOUNT OF

के भुगतान स्वरूप/के कारण अदा करें.

कृते बैंक ऑफ महाराष्ट्र/ FOR BANK OF MAHARASHTRA



बैंक ऑफ महाराष्ट्र
BANK OF MAHARASHTRA

बैंक ऑफ महाराष्ट्र
2/10, वनोद डण्ड
कोमली नगर, लखनऊ-226010

प्राधिकृत अधिकारी/AUTHORISED OFFICIAL/S

⑈475665⑈ 226014003 000014000⑈

12

	<p>डाक सेवार्थ On Postal Service</p>
<p>प्रेषक डाकघर की नाम-मोहर Name-stamp of office of posting</p> <p>श्री कृष्णमाला</p>	<p>श्री कृष्णमाला लखनऊ विकास प्राधिकरण विपिन खण्ड, गामती नगर, लखनऊ। पिन / PIN-220610</p>

Alc Payee

दिनांक / Date 11-5-2010 /200.....

PAY *The Secretary, LDA Lucknow*

को या उनके आदेशपर OR ORDER

रुपये RUPEES *Fifteen lakh Eighty Nine thousand*
only

₹.Rs. 15,89,000/-

अदा करें

खा.सं. **CA 30177185474**
A/c. No.

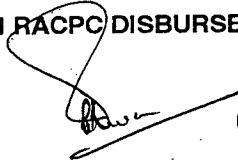
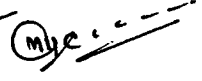
HL-31163717873
Rajeev Maheshwari

FOR SBI RACPC DISBURSEMENT A/C II

 **भारतीय स्टेट बैंक**
State Bank of India

IFS Code: SBIN004619

(04619) NAGAR MAHAPALIKA (LUCKNOW)
LALBAGH
LUCKNOW, UTTAR PRADESH
Prefix: 0523500001 226001

AUTHORISED SIGNATORY

⑈819950⑈ 226002030⑈ 000083⑈ 11

Payee's 98
Account-14

Request 98

MANDATE FORM ELECTRONIC CLEARING SERVICE (DEBIT CLEARING)

The Asstt. General Manager
State Bank of India
Retail Assets Credit Processing Cell (R.A.C.P.C.)
1st Floor, 'A' Wing
L.H.O. Building, Lucknow
Phone : 0522-2231602
Fax : 0522-2231456

Copy to the User Company	
Name.....
Address.....
.....
Mobile No.....

I hereby authorize you to debit my account for making Payment to State Bank of India, RACPC, Lucknow (user Co. Name) through ECS (Debit) Clearing as per the details given as under :

A. 9-DIGIT CODE NUMBER OF THE BANK & BRANCH :

2	2	6	0	1	4	0	0	3
---	---	---	---	---	---	---	---	---

(Appearing on the MICR Cheque issued by the bank)

B. ACCOUNT TYPE :
(S.B. Account/Current Account or Cash Credit) :

C. LEDGER NO. / LEDGER FOLIO NO.

D. ACCOUNT NUMBER

6	0	0	3	0	0	3	2	5	6	4							
---	---	---	---	---	---	---	---	---	---	---	--	--	--	--	--	--	--

E. LOANACCOUNT NO.

3	1	1	6	3	7	1	7	8	7	3							
---	---	---	---	---	---	---	---	---	---	---	--	--	--	--	--	--	--

Name of the Scheme	Date of Effect	Periodicity (M/B/M/Qty./etc.)	Amount of Installment/Amt. of Bill with upper limit	No. of Installments/ Vaild up to (in case of Utility Bills)
Housing Loan	11/6/2010	Monthly	Rs 14822	12
			Rs 16012	24
			Rs 16268	204

F. DATE OF EFFECT :

G. USER CODE : 2269048

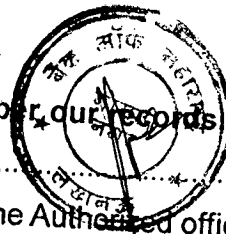
I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I have read the option invitation letter and agree to discharge the responsibility expected of me as a participant under the scheme.

LUCKNOW

Date : 11.05.10

(Signature)
Signature of the Customer

Certified that the particulars furnished above are correct as per our records
(Bank's Stamp)



Signature of the Authorized official of the Bank

Date : 11-05-2010

(Note : Mandate to be obtained in 3 copies, Original for Bank, One for User Co. and other for Customer)

Annexure - 16
 2/10/2009

शाखा Branch _____
GOMTI NAGAR LUCKNOW (1237)
 पता Address _____
2/10 VINAY KHAND
 दूरध्वनि क्र. Tel. No. _____
GOMTINAGAR LUCKNOWLUCKNOW

Account No: 60030032564
Passbook No: 1

Mr. RAJIV MAHESHWARAM

Address:
GARDEN GREEN- SAKET
VIHAR CIRCULAR ROAD
INFRONT OF DIST COLLECTOR
00814112
RESIDENCE B DEOGHAR , JHARKHAND

दिनांक _____
 Date _____

प्राधिकृत अधिकारी
 Authorised Official

09/07/2009 शाखा/Branch

बचत खाता पुस्तिका लिखते समय प्रयोग किये गए संक्षेप
Abbreviations used while completing S.B. Pass Book

CHOW	चैक निकासी	Cheque Withdraw	
CHRT	प्रत्यावर्तित चैक	Cheque Returned	5
CRCL	जमा समाशोधन	Credit Clearing	6
CRINT	जमा ब्याज	Credit Interest	7
CRTR	जमा अंतरण	Credit Transfer	8
CSHD	नकद जमा	Cash Deposit	9
CSWD	नकद निकासी	Cash Withdrawal	10
DRCL	नाम समाशोधन	Debit Clearing	11
DRIN	नाम ब्याज	Debit Interest	12
DRSI	नाम स्थायी निर्देश	Debit Standing	13
		Instructions	14
DRSV	नाम सेवा प्रभार	Debit Service	15
		Charges	16
DRTR	नाम अंतरण	Debit Transfer	17
OCHD	बाहरी चैक जमा	Outstation	18
		Cheque Deposit	19
OPND	प्रारंभिक नकद जमा	Opening	20
		Cash Deposit	21

उपयुक्त सुझाव अंतिम पृष्ठ पर
USEFUL HINTS ON THE LAST PAGE

पंक्ति क्र LINE NO.	दिनांक DATE	ब्यौरा PARTICULARS	चेक क्रमांक CHEQ. NO.	निकाली गई रकम AMOUNT WITHDRAWN	जमा की गई रकम AMOUNT DEPOSITED	बाकी जमा BALANCE	हस्ताक्षर SIGN.	ग्राहकों के लिए FOR USE OF CUST.
			६६९९९९					
2	04/08/09	BY TRF SAL			21675000.00	22175000.00 Cr		
3	04/08/09	BY CLG BY CASH	737923		21584.00	43754.00 Cr		
4	12/08/09	BY CLG		0.00	32870000 Cr	47719.00 Cr		
5	12/08/09	BY CLG	21584.00 Cr OBC 70888	0.00	17064.00	64783.00 Cr		
6	29/08/09	BY CLG	746277		24865.00	89648.00 Cr		
7	05/09/09	BY TRF SALARY AUG09			32685.00	121733.00 Cr		
8	05/09/09	BY TRF ARREAR			24865.00	146598.00 Cr		
9	05/10/09	BY TRF SAL				130598.00 Cr		
10	07/10/09	CAS CASH Paid to ANUP	396921	16000.00		134176.00 Cr		
11	27/10/09	BY TRF PETROL BILL			3578.00	109176.00 Cr		
12	03/11/09	CAS CASH Paid to SELF	396922	25000.00		79176.00 Cr		
13	17/11/09	TO CLERGSBI	396923	30000.00		77176.00 Cr		
14	17/11/09	CSH WDL 4214091237022713		2000.00		117176.00 Cr		
15	19/11/09	BY CASH			40000.00	16900.00 Cr		
16	19/11/09	WDL TFR TO 95672012379		100276.00		41765.00 Cr		
17	20/11/09	BY TRF TRF			24865.00	40765.00 Cr		
18	22/11/09	CSH WDL 4214091237022713		1000.00		121975.89 Cr		
19	24/11/09	NEFT ICICI PRUDENTIAL LIFE 1			81210.89	119475.89 Cr		
20	25/11/09	CSH WDL 4214091237022713		2500.00		120389.89 Cr		
21	30/11/09	BY INTT			914.00	114389.89 Cr		
22	05/12/09	CSH WDL 4214091237022713		6000.00		121228.89 Cr		
23	10/12/09	BY CLG	779123		6839.00	146093.89 Cr		
24	14/12/09	BY TRF			24865.00	159469.89 Cr		
25	19/12/09	BY CLG CLG	782511		13376.00	154469.89 Cr		
26	27/12/09	CSH WDL 4214091237022713		5000.00		148969.89 Cr		
27	31/12/09	CSH WDL 4214091237022713		5500.00		159703.89 Cr		
28	02/01/10	BY TRF PATROL BILL			10734.00			
		Carried Forward	159703.89 Cr					

पंक्ति क्र LINE NO.	दिनांक DATE	व्यौरा PARTICULARS	चैक क्रमांक CHEQ. NO.	निकाली गई रकम AMOUNT WITHDRAWN	जमा की गई रकम AMOUNT DEPOSITED	बाकी ज़मा BALANCE	हस्ताक्षर SIGN.	ग्राहकों के लिए FOR USE OF CUST.
		Brought Forward	159703.89 Cr			24865.00		184568.89 Cr
1	02/01/10	BY TRF SALARY						
2	11/01/10	POS ATM		3560.00				181008.89 Cr
3	11/01/10	CSH WDL 4214091237022713		5000.00				176008.89 Cr
4	16/01/10	POS ATM 00.18215		1040.00				174968.89 Cr
5	15/01/10	CSH WDL 4214091237022713	158 76910 00.0	3000.00				171968.89 Cr
6	25/01/10	POS ATM 00.12051		4520.00				167448.89 Cr
7	24/01/10	CSH WDL 4214091237022713		3000.00				164448.89 Cr
8	28/01/10	CSH WDL 4214091237022713		5000.00				159448.89 Cr
9	03/02/10	BY CLG	796537		10062.00			169510.89 Cr
10	04/02/10	BY CLG	00.00796447		7896.00			177406.89 Cr
11	05/02/10	Unclr Amt 00.007896.00 Cr OBC Amt		0.00	Clear Bal	169510.89 Cr		
12	07/02/10	CSH WDL 4214091237022713		5000.00				172406.89 Cr
13	07/02/10	POS ATM		1604.00				170802.89 Cr
14	13/02/10	CSH WDL 4214091237022713		10000.00				160802.89 Cr
15	25/02/10	POS ATM		920.00				159882.89 Cr
16	26/02/10	CSH WDL 4214091237022713		5000.00				154882.89 Cr
17	26/02/10	CSH WDL 4214091237022713		500.00				154382.89 Cr
18	02/03/10	CSH WDL 4214091237022713		10000.00				144382.89 Cr
19	02/03/10	CSH WDL 4214091237022713		10000.00				134382.89 Cr
20	08/03/10	BY CLG	780890		3100.00			137482.89 Cr
21	08/03/10	BY CLG	780997		8733.00			146215.89 Cr
22	10/03/10	CSH WDL 4214091237022713		5000.00				141215.89 Cr
23	19/03/10	CSH WDL 4214091237022713		10000.00				131215.89 Cr
24	20/03/10	BY CLG	789206		19156.00			150371.89 Cr
25	27/03/10	POS ATM		2199.00				148172.89 Cr
26	28/03/10	CSH WDL 4214091237022713		5000.00				143172.89 Cr
27	31/03/10	BY INTT			1652.00			144824.89 Cr
28	06/04/10	BY CLG	794456		7156.00			151980.89 Cr
		Carried Forward	151980.89 Cr					

Handwritten signature

पंक्ति क्र LINE NO.	दिनांक DATE	ब्यौरा Brought Forward PARTICULARS	चेक क्रमांक CHEQ. NO.	निकाली गई रकम AMOUNT WITHDRAWN	जमा की गई रकम AMOUNT DEPOSITED	बाकी जमा BALANCE	हस्ताक्षर SIGN.	ग्राहकों के लिए FOR USE OF CUST.
1	08/04/10	BY CLG	794457		23788.00		175768.89	Cr
2	12/04/10	BY CLG	800889		31248.00		207016.89	Cr
3	12/04/10	CSH WDL 4214091237022713		2000.00			205016.89	Cr